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## CHADBOURN HOUSING ELEMENT

### HOUSING ELEMENT

Approved by: *John C. Sizemore*  
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Review Date:  
6-30-81 (Gao)

### TOWN OF CHADBOURN

The Housing Element identifies the Town's current housing stock, analyzes the needs of the existing population, and presents needed and recommended housing types and offers a plan for future housing needs. The letter often discusses policies, and the plan.

CAPE FEAR COUNCIL OF GOVERNMENTS

JUNE 1981



<b>BIBLIOGRAPHIC DATA SHEET</b>		1. Report No. DHUD-701-0-CHAD-2	2.	3. Recipient's Accession No.
4. Title and Subtitle  CHADBOURN HOUSING ELEMENT		5. Report Date 6-30-81 (Pub)		
7. Author(s)  Melissa K. Sigmon		6.		
9. Performing Organization Name and Address  Cape Fear Council of Governments P. O. Box 1491 Wilmington, N. C. 28402		8. Performing Organization Rept. No. FY '81-82		
10. Project/Task/Work Unit No.		11. Contract/Grant No.  4421		
12. Sponsoring Organization Name and Address  Chadbourn Town Council % Town Hall Chadbourn, N. C. 28431		13. Type of Report & Period Covered  HE-1981-1985		
14.				
15. Supplementary Notes  Supersedes Previous Plan				
16. Abstracts  The Housing Element identifies the status of the present housing stock, analyzes demand for housing by various population groups, projects assisted and non-assisted housing needs, and offers a plan for meeting housing needs. The latter offers broad goals, policies, and an annualized plan.				
17. Key Words and Document Analysis. 17a. Descriptors  None				
17b. Identifiers/Open-Ended Terms  None				
17c. COSATI Field/Group				
18. Availability Statement  Release unlimited from sponsoring organization		19. Security Class (This Report) UNCLASSIFIED	21. No. of Pages 24	
		20. Security Class (This Page) UNCLASSIFIED	22. Price \$1.50	



TOWN OF CHADBOURN

HOUSING ELEMENT

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The preparation of this report was financed in part through an Urban Planning Grant from the U. S. Department of Housing and Urban Development under Provision of Section 701 of the Housing Act of 1954 as amended

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TOWN OF CHADBOURN  
HOUSING ELEMENT

I. INTRODUCTION

Recipients of HUD 701 planning funds are required to complete two planning elements. Those elements are related to housing and land use.

The Town of Chadbourn contracted with the Cape Fear Council of Governments to prepare a Land Use Plan update and a Housing Element. The Housing Element is concerned with the existing and projected housing situation in Chadbourn.

This report analyzes present population and housing data. It also identifies housing needs to 1985. It then presents a plan for accomplishing stated objectives.

The methodology for this study included calculating housing needs from 1975 to 1985. Data was taken from the Columbus County Housing Needs Assessment, which used base 1970 Census data updated to reflect changes in housing stock, population characteristics and household size.

A windshield survey taken in January 1981, and 1980 Census information supplemented and updated the Needs Assessment.

Projections for 1985 include needs for assisted and non-assisted housing. They provide a tool for officials in Chadbourn to use in planning for growth in Chadbourn's planning area. The report will be useful to Federal funding agencies such as the Department of Housing and Urban Development and the Farmers Home Administration in assessing the level of need. Local developers will also find the projections useful in identifying available markets.

This report provides localized information to supplement the Columbus County Housing Needs Assessment, and the Region 0 Areawide Housing Opportunity Plan.



## II. HOUSING SUPPLY

The following sections examine housing supply in the Town of Chadbourn and its extraterritorial area.

### A. Status of Housing Stock

Structural quality, occupancy and utilization characteristics, vacancy rates and financial characteristics are important indicators of the type of housing stock available to residents of the Chadbourn area. The 1970 Census supplies basic information on these variables. The estimates of 1980 conditions shown in this section were derived from 1970 data, 1980 preliminary and final Census data, and a windshield survey done in January 1981 by the COG.

It is important to know the type of housing available so that the Town can assess the housing needs of its citizens. Using the variables on structural quality and occupancy, the amount of substandard housing can be determined.

The Department of Housing and Urban Development defines substandard housing as units which have at least one of the following characteristics: 1) lacking some or all plumbing, 2) 1.01 or more persons per room, or 3) dilapidated. Substandard housing is an indicator of low to moderate income citizens' needs for new or rehabilitated dwellings.

#### 1. Structural Characteristics

Age is typically used as a rough indicator of general housing conditions. Age can cause deteriorated and dilapidated housing. Studies have shown that unless a conventional dwelling is maintained, it tends to deteriorate rapidly after 20-30 years. According to 1970 Census data, 33% of 1970 housing within the city limits was built prior to 1940.

Therefore, dwellings in the city limits at least 40 years of age approximate 252. Some unrecorded demolitions have occurred, preventing statement of a definite number. The following table approximates housing units by time and period constructed.



TABLE I  
HOUSING UNITS BY TIME AND PERIOD CONSTRUCTED

Period	Number	Percent
1969-March 1970	39	5.1
1965-1968	77	10.0
1960-1964	93	12.2
1950-1959	155	20.3
1940-1949	148	19.4
1939 or earlier	<u>252</u>	<u>33.0</u>
TOTAL	764	100.0

Source: Derived from 1970 Census. All housing units including mobile homes

From 1970 to 1980 an estimated 92 dwellings were newly located within the Town's planning area. By windshield count in January, 1981, total dwellings within the planning area numbered 1,001. Units within the corporate limits numbered 740. Units in the extraterritorial area numbered 261.

According to 1980 final Census data, however, the total number of units within the corporate limits was 90 units higher than COG's January, 1981 survey. The 1980 Census sets the figure at 830. Because Census data is the official measure, the results of the COG survey have been adjusted proportionately upward.

Table 2 then depicts adjusted total housing units in 1981 by area.

TABLE 2  
TOTAL HOUSING UNITS - 1981

	Total Units	Occupied Units
Corporate Limits	830	805
Extraterritorial Area	<u>261</u>	<u>242</u>
TOTAL	1,091	1,047

SOURCE: COG Survey, January 1981; US Census 1980

In the total planning area, there are 1,091 units, 1,074 of which are presently occupied.



Table 3 illustrates detailed results of the January, 1981, COG inventory of Chadbourn's housing stock adjusted upward.

TABLE 3  
STRUCTURAL CHARACTERISTICS - 1981

	<u>Corporate Limits</u>	<u>Extraterritorial Area</u>
Total Units	830	261
- conventional	737	191
- mobile home	93	70
Occupied units	805	242
- conventional	712	172
- mobile home	93	70
Condition of Units		
- standard condition	265*	114*
- minor repair (paint, steps, weatherization, etc.)	296	53
- major structural repair	205	24
- dilapidated	36	21
- dilapidated and vacant	28	19

\*includes all mobile homes

SOURCE: COG Survey January 1981, adjusted for 1980  
Census total housing count

In the table above, units classified as needing major structural repair, dilapidated, or dilapidated and vacant are considered substandard.

The total number of substandard units, based on the survey, is 333.

Table 4 summarizes selected structural characteristics in 1970 and 1981.



TABLE 4  
SELECTED STRUCTURAL CHARACTERISTICS, 1970-1981

	<u>Census 1970</u>	<u>Survey Jan. 1981</u>	<u>Corporate Limits</u>	<u>Extraterritorial Area</u>
Total Units	764	830		261
- conventional	719	737		191
- mobile homes	45	93		70
Units Occupied	644	805		242
- units lacking some or all plumbing	177	72		35
- units over- crowded	68	74		35
- median number of rooms				
- owner occupied	5.6	5.6		
- renter occupied	4.5	4.5		
Units constructed prior to 1940	252	**		

\*\* no data available for estimating

SOURCE: Derived from 1970 Census; January 1981 COG survey;  
1980 Census final housing count

In 1970, 23.2% or 177 units (both occupied and unoccupied) within the corporate limits lacked some or all plumbing facilities. It is estimated that in 1980, that figure has dropped to roughly 107 units in the corporate and extraterritorial areas combined.

Also, in 1970, 68 units in the city limits (10.6%) were calculated to be overcrowded. The Census definition of overcrowded is 1.01 or more persons per room. Assuming the same percentage applies to 1980, an estimated 109 units are overcrowded in the combined corporate and extraterritorial areas.



## 2. Occupancy and Utilization Characteristics

In 1970, non-minority persons resided in 67% of Chadbourn's occupied housing stock. Minority persons lived in 33%. In 1980, final Census data indicates the population within the corporate limits to be 64% white and 36% minority. It may be assumed that roughly the same percentages apply to occupied housing stock. In the planning area then, 387 units are occupied by minority persons and 687 units by whites. The actual figure for minority occupancy is probably somewhat lower, since in 1970, black-occupied units were twice as likely to be overcrowded as were white-occupied units.

As of 1970, 82.6% of Chadbourn's citizens resided in single-family dwellings. That figure has not changed significantly in the past decade. In 1980 it is estimated that approximately 887 occupied dwellings within the total planning area are single family. Of the single-family dwellings it is estimated that 35% (310) are occupied by minority persons.

Sixty-one and one-half percent (61.5%) of Chadbourn's housing stock was owner occupied in 1970. It is estimated that in 1980 approximately the same percentage exists. Tables 5 and 6 present number and percent owner/renter occupied by race in 1970 and 1980.

TABLE 5  
OWNER OCCUPANCY BY RACE - 1970, 1980

	1970 Corporate Limits		1980 (est.) Corporate Limits		1980 (est.) Extraterritorial Area	
	#	%	#	%	#	%
White	261	66.1	322	65.0	97	65.0
Minority	<u>135</u>	<u>33.9</u>	<u>173</u>	<u>35.0</u>	<u>52</u>	<u>35.0</u>
TOTAL	396	100.0	495	100.0	149	100.0

SOURCE: 1970 Census; COG estimate 1980



TABLE 6  
RENTER OCCUPANCY BY RACE 1970, 1980

	1970		1980 (est.)			
	Corporate Limits	Corporate Limits	Corporate Limits	Extraterritorial Area		
	#	%	#	%	#	%
White	142	57.5	174	56.0	52	56.0
Minority	<u>106</u>	<u>42.5</u>	<u>136</u>	<u>44.0</u>	<u>41</u>	<u>44.0</u>
TOTAL	248	100.0	310	100.0	93	100.0

Source: 1970 Census; COG estimate 1980

The Cape Fear Council of Governments' Housing Needs Assessment for Columbus County (1978) states that in 1970, average household size in Chadbourn Township was 3.58. In 1975, the COG estimated, that figure had dropped to 3.28. In 1985, it is projected that average household size will be 2.89.

### 3. Financial Characteristics

In 1970, the median value of a single-family dwelling in Chadbourn was \$8,000. The median value for owner occupied units was \$8,000. The median value of minority owner occupied units was \$5,000. In 1970, median contract rent was \$38. Median contract rent of minority rental units was \$30. According to area realtors, the current market price for an average single-family dwelling in Chadbourn is \$40,000. Median contract rent is \$150.

### 4. Vacancy Characteristics

In 1970, the vacancy rate stood at 9.5%. This figure included temporarily unoccupied dwellings, abandoned dwellings and dilapidated dwellings. According to area realtors, in 1980 the vacancy rate for standard rental or saleable units was close to zero.



## B. Recent Changes in Inventory-Type and Location

Between 1970 and 1980 Chadbourn gained 66 housing units in its corporate area and 26 units in its extraterritorial planning area. This gain may be contrasted with a population loss in the corporate limits of 238. Chadbourn township gained 742 persons in the past decade. Total housing gain in the township was 629.

As noted earlier, average household size has been decreasing, from 3.58 in 1970 to about 3.28 in 1975. That figure will probably decline to 2.89 in 1985.

It may be generalized, given the information cited above, that even though the Town lost population the additional housing units may have resulted from a decrease in the size of typical households. The population and housing unit gain reflected throughout the township indicates further that more households chose to locate outside the corporate limits during the decade of the 70's.

## C. Status of Assisted Housing

Approximately 26% of assisted housing in Chadbourn is located outside areas of minority and low moderate income concentrations.

There are currently 43 households being assisted with Section 8 Existing funds in cooperation with the Columbus County Public Housing Rental Agency. Twenty-eight of these are elderly households. Eleven are disabled or handicapped. Four households are not elderly/handicapped but have low and very low incomes. One household is large family.

The Farmers Home Administration has extended 35 Section 502 with Interest Credit homeownership loans to Chadbourn area families. Fifteen Section 502 loans without Interest Credit



have also been awarded. In the 504 program, (rehab loans and grants to the elderly/handicapped) fifteen households have been assisted.

From 1977 to 1979, 26 homes were rehabilitated under a Chadbourn Community Development Block Grant Program in the corporate limits. Twenty-four of these were owner-occupied. Two of the 24 were rental units. In the extraterritorial area, four units were rehabilitated from 1977-1979 through a Columbus County Community Development Block Grant. All four were owner occupied.

At present, there is no assisted multi-family housing in Chadbourn.

	1970	1971	1972	1973	1974	1975	1976	1977	1978	1979	1980	1981	1982	1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	2035	2036	2037	2038	2039	2040	2041	2042	2043	2044	2045	2046	2047	2048	2049	2050	2051	2052	2053	2054	2055	2056	2057	2058	2059	2060	2061	2062	2063	2064	2065	2066	2067	2068	2069	2070	2071	2072	2073	2074	2075	2076	2077	2078	2079	2080	2081	2082	2083	2084	2085	2086	2087	2088	2089	2090	2091	2092	2093	2094	2095	2096	2097	2098	2099	20100	20101	20102	20103	20104	20105	20106	20107	20108	20109	20110	20111	20112	20113	20114	20115	20116	20117	20118	20119	20120	20121	20122	20123	20124	20125	20126	20127	20128	20129	20130	20131	20132	20133	20134	20135	20136	20137	20138	20139	20140	20141	20142	20143	20144	20145	20146	20147	20148	20149	20150	20151	20152	20153	20154	20155	20156	20157	20158	20159	20160	20161	20162	20163	20164	20165	20166	20167	20168	20169	20170	20171	20172	20173	20174	20175	20176	20177	20178	20179	20180	20181	20182	20183	20184	20185	20186	20187	20188	20189	20190	20191	20192	20193	20194	20195	20196	20197	20198	20199	20200	20201	20202	20203	20204	20205	20206	20207	20208	20209	20210	20211	20212	20213	20214	20215	20216	20217	20218	20219	20220	20221	20222	20223	20224	20225	20226	20227	20228	20229	20230	20231	20232	20233	20234	20235	20236	20237	20238	20239	20240	20241	20242	20243	20244	20245	20246	20247	20248	20249	20250	20251	20252	20253	20254	20255	20256	20257	20258	20259	20260	20261	20262	20263	20264	20265	20266	20267	20268	20269	20270	20271	20272	20273	20274	20275	20276	20277	20278	20279	20280	20281	20282	20283	20284	20285	20286	20287	20288	20289	20290	20291	20292	20293	20294	20295	20296	20297	20298	20299	20300	20301	20302	20303	20304	20305	20306	20307	20308	20309	20310	20311	20312	20313	20314	20315	20316	20317	20318	20319	20320	20321	20322	20323	20324	20325	20326	20327	20328	20329	20330	20331	20332	20333	20334	20335	20336	20337	20338	20339	20340	20341	20342	20343	20344	20345	20346	20347	20348	20349	20350	20351	20352	20353	20354	20355	20356	20357	20358	20359	20360	20361	20362	20363	20364	20365	20366	20367	20368	20369	20370	20371	20372	20373	20374	20375	20376	20377	20378	20379	20380	20381	20382	20383	20384	20385	20386	20387	20388	20389	20390	20391	20392	20393	20394	20395	20396	20397	20398	20399	20400	20401	20402	20403	20404	20405	20406	20407	20408	20409	20410	20411	20412	20413	20414	20415	20416	20417	20418	20419	20420	20421	20422	20423	20424	20425	20426	20427	20428	20429	20430	20431	20432	20433	20434	20435	20436	20437	20438	20439	20440	20441	20442	20443	20444	20445	20446	20447	20448	20449	20450	20451	20452	20453	20454	20455	20456	20457	20458	20459	20460	20461	20462	20463	20464	20465	20466	20467	20468	20469	20470	20471	20472	20473	20474	20475	20476	20477	20478	20479	20480	20481	20482	20483	20484	20485	20486	20487	20488	20489	20490	20491	20492	20493	20494	20495	20496	20497	20498	20499	20500	20501	20502	20503	20504	20505	20506	20507	20508	20509	20510	20511	20512	20513	20514	20515	20516	20517	20518	20519	20520	20521	20522	20523	20524	20525	20526	20527	20528	20529	20530	20531	20532	20533	20534	20535	20536	20537	20538	20539	20540	20541	20542	20543	20544	20545	20546	20547	20548	20549	20550	20551	20552	20553	20554	20555	20556	20557	20558	20559	20560	20561	20562	20563	20564	20565	20566	20567	20568	20569	20570	20571	20572	20573	20574	20575	20576	20577	20578	20579	20580	20581	20582	20583	20584	20585	20586	20587	20588	20589	20590	20591	20592	20593	20594	20595	20596	20597	20598	20599	20600	20601	20602	20603	20604	20605	20606	20607	20608	20609	20610	20611	20612	20613	20614	20615	20616	20617	20618	20619	20620	20621	20622	20623	20624	20625	20626	20627	20628	20629	20630	20631	20632	20633	20634	20635	20636	20637	20638	20639	20640	20641	20642	20643	20644	20645	20646	20647	20648	20649	20650	20651	20652	20653	20654	20655	20656	20657	20658	20659	20660	20661	20662	20663	20664	20665	20666	20667	20668	20669	20670	20671	20672	20673	20674	20675	20676	20677	20678	20679	20680	20681	20682	20683	20684	20685	20686	20687	20688	20689	20690	20691	20692	20693	20694	20695	20696	20697	20698	20699	20700	20701	20702	20703	20704	20705	20706	20707	20708	20709	20710	20711	20712	20713	20714	20715	20716	20717	20718	20719	20720	20721	20722	20723	20724	20725	20726	20727	20728	20729	20730	20731	20732	20733	20734	20735	20736	20737	20738	20739	20740	20741	20742	20743	20744	20745	20746	20747	20748	20749	20750	20751	20752	20753	20754	20755	20756	20757	20758	20759	20760	20761	20762	20763	20764	20765	20766	20767	20768	20769	20770	20771	20772	20773	20774	20775	20776	20777	20778	20779	20780	20781	20782	20783	20784	20785	20786	20787	20788	20789	20790	20791	20792	20793	20794	20795	20796	20797	20798	20799</th



### III. DEMAND FOR HOUSING

Given the status of Chadbourn housing as shown in the preceding part, this section will examine the demand for housing. Demand is measured by population/household characteristics, future population growth, and assisted and non-assisted housing needs.

#### A. Population/Household Characteristics

According to the 1980 Census, the corporate population of Chadbourn is 1,975. In 1970, the population was 2,213. Over 10 years, the population has decreased 10.8% within the city limits.

##### 1. Age/Sex

In 1970, the median age was 27 years. Thirty-five and eight-tenths (35.8) percent of the population was under 18 years of age. Those persons 65 and over comprised 10.4 percent of the population. In 1970, females outnumbered males. The population was 54% female and 46% male.

TABLE 7  
AGE BY SEX - 1970

<u>Age</u>	<u>Male</u>		<u>Female</u>	
	ED 14	ED 15	ED 14	ED 15
0-5	61	56	54	26
6-17	69	142	87	179
18-61	242	232	275	295
62-64	8	15	10	3
65+	<u>51</u>	<u>41</u>	<u>27</u>	<u>82</u>
TOTAL	431	486	453	585

SOURCE: 1970 Census

Assuming age ratios have held constant over the last decade approximately 760 persons in the corporate limits are under 18 years in 1980 and 205 persons are 65 and over. More than likely, though, 1980 Census of Population detail counts will reveal that the proportion of elderly has increased somewhat.



Assuming male/female ratios are the same in 1980, approximately 1,067 persons are female and 908 persons are male.

## 2. Race

In 1970, whites represented 63% of Chadbourn's population. Minority persons comprised 37%. In 1980, the minority population declined slightly to roughly 36% (706 persons). The white population rose to about 64% (1,269 persons).

TABLE 8  
RACE BY SEX AND AGE - 1970

	White		Minority	
	Female	Male	Female	Male
<b>ED 14</b>				
0-5	54	60	0	0
6-17	87	63	0	0
18-61	271	242	1	1
62-64	10	8	0	0
65+	<u>27</u>	<u>51</u>	<u>0</u>	<u>0</u>
<b>TOTAL</b>	<b>449</b>	<b>424</b>	<b>1</b>	<b>1</b>
<b>ED 15</b>				
0-5	7	20	19	36
6-17	13	20	161	122
18-61	104	90	186	142
62-64	0	7	3	8
65+	<u>38</u>	<u>15</u>	<u>44</u>	<u>20</u>
<b>TOTAL</b>	<b>162</b>	<b>152</b>	<b>413</b>	<b>328</b>



### 3. Household Size

In 1970, there were 691 households in the corporate limits of Chadbourn. Eighteen (18) percent of these households were headed by a female. The average number of persons per household was 3.2. In Chadbourn's 224 minority households though, that number was 3.67.

In 1975, it was estimated that average persons per household had declined to 2,093. In 1985, that figure is expected to be 2,030.

### 4. Handicapped/Elderly

The North Carolina Department of Human Resources (DHR) projects total county and elderly (persons aged 60 and older) population for the years between Census counts in every county. According to DHR, 15.57% of Columbus County's 1980 population is 60 years of age or older. According to the 1970 Census, 14.6% of Chadbourn's population was elderly. It can be estimated that in 1980, approximately 288 persons are elderly.

Discrepancies result from estimates of the handicapped population due to the variations in definitions of "handicapped." For the purpose of this study, methods of calculating the handicapped population have been developed based on findings of the Urban Mass Transportation Administration (UMTA) and the Transportation Systems Center (TSC) in their report, The Handicapped and Elderly Market for Urban Mass Transit, July 1973. UMTA/TSC estimates that 3.2% of the national population under 60 years of age is handicapped, while 34.8% of the elderly population is handicapped.

Using these figures as of 1980, it is calculated that 54 persons under 60 years of age in Chadbourn may be handicapped, and 100 persons over 60 may be handicapped.



## 5. Income

Before estimates of numbers of households by income level can be determined, definitions of what constitutes low, moderate, and middle upper income must be established. Criteria used by the U.S. Department of Housing and Urban Development's Section 8 Program (rent supplement) are utilized for this purpose.

A low-income limit of 50% of the median family income of the area is established for a family size of four. Similarly, a moderate income limit of 80% of the median family income of the area is established for the family size of four. These income limit percentages are adjusted to allow for smaller or larger household size.

In 1970, the low income limit for a family of four was \$2,462. The moderate income limit was \$3,938. Approximately 25.6% of Chadbourn's citizens were low income (poverty level) in 1970.

The 1980 income schedule is shown in Table 9. The 1980 median family income is 15,400. Thus for a family size of 4, the low income limit is \$6,250. The moderate income limit is \$12,300.

TABLE 9  
LOW AND MODERATE INCOME LIMITS

Household Size	Low Income Limit	Moderate Income Limit
1	4,400	8,600
2	5,000	9,850
3	5,600	11,100
4	6,250	12,300
5	6,750	13,100
6	7,250	13,850
7	7,750	14,650
8	8,250	15,400

SOURCE: Columbus County Public Housing Rental Agency



In 1970 over one-third (39%) of all households in Chadbourn had annual incomes of less than \$3,000. The same percentage had annual incomes of between \$3,000 to \$8,000. Seventeen percent of Chadbourn's households had incomes of \$9,000 or greater.

#### B. Projected Population to 1995

Based on past trends, Chadbourn will grow only nominally over the next 5 years. It's percentage of the township's population will decrease slightly since the Town has grown more slowly than the entire township over the past 70 years. The area economy will have a significant impact over the area's growth rate. Table 10 projects growth to 1995 by using the percentage increase method of projection (considered a medium approach projection method).

TABLE 10  
POPULATION PROJECTIONS: COLUMBUS COUNTY,  
CHADBOURN TOWNSHIP AND TOWN OF CHADBOURN

	1985	1990	1995
Columbus County	53,015	55,020	57,019
Chadbourn Twp.	6,441	6,674	6,907
Town of Chadbourn	2,030	2,088	2,140

#### C. Assisted Housing Needs

In April of 1978, the Cape Fear Council of Governments completed a report titled "Housing Needs Assessment: Columbus County and the Cape Fear Region." That document identified housing needs on a countywide basis by township. The document projected needs on the basis of projected population, percent low and moderate income and persons per household. This report will further break that assessment down to planning area and municipal levels.

The COG assessment identified a need for 569 units of assisted housing from 1975 to 1985 for Chadbourn Township. One



hundred seventy (170) of these units would be owner occupied. Three hundred ninety-nine (399) would be rental units.

The Town of Chadbourn has 32% (1975) of the total township population (6,202). If the percentage population distribution remains the same to 1985, the Town of Chadbourn will require approximately 182 assisted units, based strictly on population distribution. Again, based on population distribution, (12%) the extraterritorial area would require 74 units of assisted housing.

Assisted housing is defined here as low interest homeowner loans for rehabilitation and new construction, grants for rehabilitation, and assisted multifamily new construction.

According to the COG survey, there are 229 units in the total planning area which require major structural repair, but would be likely prospects for rehabilitation. Based on the assumption that percentages of low and moderate income persons will remain the same to 1985, and given the information above, Tables 11 and 12 illustrate assisted estimated housing needs.



TABLE 11  
ASSISTED HOUSING NEEDS TO 1985

	<u>Corporate</u>	<u>Planning Area</u>
<u>Housing Needs Assessment</u> total	182	74
-rehabilitation	105	43
-new units including replacements for demolishable units	77	31
<u>Housing Assistance Provided Since</u> <u>1976</u>		
- rehabilitation	41	4
- new units	30	20
<u>Remaining Needs (HNA)</u> total		
-rehabilitation	64	39
-new units	47	11
<u>COG Survey</u>		
-rehabilitation	205	24
-replacement dwellings needed	36	21
<u>Total Needs to 1985</u>		
-rehabilitation	205	24
-new units	47	21

SOURCE: Housing Needs Assessment 1978; COG Survey 1981

Of the above needs, the estimates of elderly/handicapped need should be approximately 31.7% of the total needs. Small-family (4 persons or less) are approximately 38% of the total. Large family assistance needs are approximately 30%. These proportions are taken from the Columbus County Housing Needs Assessment. The Needs Assessment further indicates a need of almost 70% rental units out of the total assisted needs.

These assistance needs by household type and tenure are in some instances higher than their corresponding proportion in the total population. These higher needs occur because the parti-



cular household types and tenure are more likely to be low and moderate income.

Concerning geographical location of assisted housing, scattered site rental assistance in Chadbourn's planning area should be evenly distributed. An assisted multifamily complex, which is needed to reverse the trend mentioned earlier of population out-flow, should be located if possible outside areas of minority and lower income concentration. It should be located if possible within walking distance of grocery stores, drug stores, etc. Rehabilitation assistance should be concentrated primarily in the South-western sector of Chadbourn. There, the most heavy concentration of substandard housing exists. There is a real need, as indicated by COG Survey for Scattered Site rehabilitation as well.

#### D. Non-Assisted Housing Need

The non-assisted housing need for Chadbourn was projected in the same manner as for assisted need. The percentage of the planning area's need in relation to total 1985 need for the Township was used.

By this formula it is determined that within the corporate limits, 27 owner occupied units are needed and 6 rental units are needed. In the extraterritorial area, 10 owner occupied units are needed and 2 rental units are needed. If new industry or services choose to locate in the Chadbourn area additional middle-upper income units will be needed.

Also, expanded enrollment at neighboring Southeastern Community College, would increase the need for new rental units.

Sufficient undeveloped land in areas planned for residential development exist so that patterns of existing land use and services would need not be changed.



## E. Summary of Gap Between Housing Supply and Housing Needs

Between 1970 and 1980, population decreased by 10.8%. Average household size also decreased slightly, to an estimated 3 persons per household, from 3.58 in 1970. Ninety-two units were newly located in the planning area in the past decade. Therefore, it seems that the additional housing provided from '70 to '80 was primarily the result of the formation of smaller households.

As was evident from the assisted and non-assisted housing need figures, rehabilitation carries greater weight than new construction. Thus, it seems that new housing supply has generally kept pace with new construction needs due to smaller households.

The one exception to the above statements is in the area of multifamily units. Chadbourn has none. If assisted multifamily housing had been constructed in Chadbourn during the 70's, it is likely that the Town would not have experienced as much population decrease. Comparison of 1980 Census data with 1970 data reveals that the minority population in Chadbourn has decreased. Historically, the minority population in Chadbourn had tended to be low and moderate income, and more likely to live in substandard housing.

Overall, the real gap between housing supply and housing needs lies with current rehabilitation or replacement dwelling needs versus their rate of fulfillment.



#### IV. Plan for Meeting Housing Needs

##### A. Broad Goals for Meeting Housing Needs

1. Improve the standard of living within Chadbourn and planning area
2. Improve the quality of life for the town's citizens

##### B. Policies

1. To preserve neighborhoods and housing stock
  - a. The principal housing goal of Chadbourn is to provide decent living space for all its citizens
  - b. Neighborhoods with identifiable housing and facility deficiencies will be targeted for improvement
  - c. Houses that are no longer habitable will be demolished
  - d. Neighborhoods that are viable will be treated with rehabilitation programs to preserve them
  - e. For those who cannot afford it, the town will provide assisted housing
2. To prevent discrimination
  - a. Enforce all housing codes equally and without discrimination
  - b. Discourage discriminatory practices in housing
3. To evaluate housing programs and activities
  - a. On a biennial basis, the community will evaluate its progress toward meeting short-range and long-range objectives and will take the required action to insure continued progress.

##### C. Annualized Action Plan for Implementing Goals and Policies (Strategies and Activities)

###### 1. General Strategies

- a. New residential development will be encouraged in existing neighborhoods suitable for expansion and in developable areas which are easily and economically served by the town's community facilities.



- b. New industry and employers will be encouraged to locate in areas reserved for such development and served by good roads and the necessary utilities.
- c. Parks and recreation facilities will be provided to meet the needs of the town's citizens.
- d. All historic and scenic sites and buildings will be preserved and protected from destruction for the enjoyment and use of current and future residents.
- e. The location, timing, type and intensity of land development will be carried out in a manner that efficiently utilizes community facilities and energy resources.

## 2. Short and Long-range Objectives

### a. First Year

- Enforce all housing codes
- Target neighborhoods for rehabilitation and/or demolition
- Secure Community Block Grant Funding that addresses the housing problems of Chadbourn
- Strengthen and encourage the fair enforcement of all housing codes

### b. Second Year

- Rehabilitate dwelling units in a target area
- Demolish dwelling units that are not habitable
- Secure specifications for new pavement and drainage in target neighborhoods
- Develop the community in such a manner as to use the land for its highest and best use
- Initiate housing programs that encourage the preservation of neighborhoods

### c. Third Year

- Rehabilitate dwelling units in a target area
- Remove the remaining structures that are not habitable
- Provide required assisted housing



- Encourage sufficient employers to locate that will provide employment for the existing population and an acceptable growth level
- Provide the expansion of community facilities in such a manner as to serve existing and planned growth areas

d. Fourth Year

- Target areas either demolished or rehabilitated
- Assure availability of assisted and non-assisted housing as demand exists
- Update and enforce all codes
- Assure that all neighborhoods are viable and offering decent housing
- Plan, program, implement, and evaluate all programs and projects in a manner that encourages maximum citizen participation without discrimination in any way



## V. ASSESSMENTS (ENVIRONMENTAL AND HISTORIC)

### A. Environmental Impact

If the goals and recommendations as proposed in Chadbourn's Housing Element are fully implemented, the net environmental report would be significantly beneficial to the social, economic, and physical environments of the town's citizens. The elimination of substandard housing would undoubtedly increase the physical and emotional health of all citizens, particularly those not enjoying a decent safe house.

#### 1. Unavoidable Adverse Impacts

The only possible adverse impacts from any of the proposals would result from no action. The removal of slums and the rehabilitation of habitable housing will only improve the environment.

#### 2. Alternatives

The only alternative is no action. That course is not acceptable to elected officials or the public.

#### 3. Mitigation Measures

Since the only possible adverse environmental effects would be those arising from the location of unsuitable land uses on cleared land, it is possible to mitigate these through land use planning controls, specifically zoning and subdivision ordinances. Chadbourn will enforce these ordinances.

#### 4. Relationship between short-term uses of the environment and long-term productivity

The proposed policies are intended to maintain and enhance the long-term productivity of the human and environmental resources in the town.

#### 5. Irreversible and Irretrievable Commitment of Resources

The only resources lost would be open space lost because of increased development. However, these would not be significant if the community plans properly.

#### 6. Applicable Federal, State, and Local Environmental Controls

The environmental controls that would be most applicable to land use activity in Bolton would be:



Federal:

- the National Environmental Policy Act of 1969 (PL 91-190)
- the Clean Air Act (42 USC 1857)
- the National Historic Preservation Act of 1966 (16 USC 470)
- the Federal Insecticide, Fungicide, and Rodenticide Act (PL 92-516)
- the Noise Control Act of 1972 (PL 92-574)

State:

- the North Carolina Environmental Policy Act of 1972
- Chapter 153A, Article 18 -- "Planning and Regulation of Development" of the North Carolina General Statutes
- Land Policy Act of 1974
- Sedimentation Pollution Control Act
- Sanitary District Zoning Act
- Commission on Health Services "Septic Tank Regulations"

B. Historic Preservation

The major policy affecting historic and cultural properties in Chadbourn is to improve cultural and recreational opportunities, provide for the protection and preservation of historic buildings and sites, and eliminate substandard housing conditions for Chadbourn's citizens.

1. Impact of Proposed Plans and Policies

The impact of implementing the major policy as stated above will be to further the goals of the National Historic Preservation Act by enhancing and preserving historic buildings and sites.

2. Adverse Impacts

The only potential adverse impacts would be the destruction or modification of a historic property that would be required to eliminate substandard housing. To assure that this type of conflict is minimized, a list of historic sites and structures is available and will be consulted prior to any demolitions or rehabilitations.

3. Alternatives

Any other policy would have a negative effect on historic preservation.



4. Impact on Long-term Maintenance of National Register Properties

Both the long-term and short-term effects will be to maintain and enhance National Register properties.

5. Applicable Federal, State, and Local Controls

Federal:

- National Historic Preservation Act of 1966 (PL 89-665)
- Executive Order 11593 (16 UAX 470 (Supp. 1, 1971))
- National Environmental Policy Act of 1969 (PL 91-190)
- Archeological and Historic Preservation Act of 1974 (PL 93-291)
- Procedures for the Protection of Historic and Cultural Properties (86 CFR 800)

State:

- Protection of Properties on the National Register (G.S. 121-12(a))
- State Environmental Policy Act
- Indian Antiquities (G.S. 70.1-4)
- Salvage of Abandoned Shipwrecks and Other Underwater Archeological Sites (G.S. 121.3)
- Salvage in Highway Construction (G.S. 136-42.1)





